AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1. (Currently Amended) A method for executing financial transactions through a wireless telephony network, the method comprising:

sending a payment from a payer's <u>wireless phone account through a</u> mobile telephony communication device via said wireless telephony network to a transaction processing platform connected to said wireless telephony network;

crediting said payment to [[an]] a wireless phone account of a payee; and sending a request for approval of said payment from said transaction processing platform via said wireless telephony network to a mobile telephony communication device of the payee when said payment to the payee is initiated by the payer.

- 2. (Previously Presented) The method according to claim 1, further comprising: validating the approval or a rejection of said payment by the payee by inputting authentication data selected from the group consisting of a password, finger print authentication, voice authentication, and face authentication.
- 3. (Previously Presented) The method according to claim 2, wherein a decision to approve or reject said payment is sent to said transaction processing

platform through the wireless telephony network in a data file containing a digital signature of the content of the file.

- 4. (Previously Presented) The method according to claim 3, wherein the data file is encrypted before being sent.
- 5. (Currently Amended) A method for executing financial transactions through a wireless telephony network, the method comprising:

sending a payment from <u>a first wireless phone account through</u> a mobile telephony communication device via said wireless telephony network to a transaction processing platform connected to said wireless telephony network;

crediting said payment to [[an]] <u>a second wireless phone</u> account associated with a mobile telephony communication device of a subscriber of a financial transaction service provided through said transaction processing platform;

establishing by said subscriber at least one special list of financial transaction accounts associated with said <u>second wireless phone</u> account of said subscriber; and

implementing at least one rule for handling payments associated with the subscriber's <u>wireless phone</u> account that are processed through said transaction processing platform.

6. (Canceled)

Attorney's Docket No. 1034512-000002 Application No. 10/567,431

- 7. (Previously Presented) The method according to claim 5, wherein the at least one rule is checked and implemented by said transaction processing platform.
- 8. (Currently Amended) The [[system]] method according to claim 5, wherein the at least one rule is checked and implemented by at least one of a mobile handset, a connectable electronic device, and a Subscriber Identity Module.
- 9. (Currently Amended) The method according to claim 5, wherein said subscriber removes from the at least one special list or adds to the at least one special list one or more <u>wireless phone</u> accounts directly from a mobile telephony communication device of said subscriber or by internet.
- 10. (Currently Amended) The method according to claim 5, wherein said subscriber includes in the at least one special list all other financial transaction wireless phone accounts that exist in a system executing the financial transactions.
- 11. (Previously Presented) The method according to claim 7, wherein all existing special lists in a system executing the financial transactions are stored in a database or in files managed and/or interfaced with said transaction processing platform.
- 12. (Previously Presented) The method according to claim 5, wherein the at least one special lists of said subscriber are stored in part or in totality in a

Attorney's Docket No. 1034512-000002 Application No. 10/567,431

Page 5

memory of a mobile telephony communication device of said subscriber, and/or

stored in the memory of a Subscriber Identity Module.

13. (Previously Presented) The method according to claim 7, wherein the

at least one rule defining the at least one special list is: no transaction allowed with

accounts included in this special list.

14. (Previously Presented) The method according to claim 7, wherein the

at least one rule defining the at least one special list is: no request for approval

required in a payer-initiated payment transaction if an account of a payer is included

in the at least one special list.

15. (Previously Presented) The method according to claim 7, wherein the

at least one rule defining the at least one special list is: only payer-initiated payments

from accounts included in the at least one special list shall be rejected.

16. (Previously Presented) The method according to claim 7, wherein the

at least one rule defining the at least one special list is: no payer-initiated payment

transaction shall be sent to accounts included in the at least one special list.

17. (Previously Presented) The method according to claim 7, wherein the

at least one rule defining the at least one special list is: no payment request from

accounts included in the at least one special list shall be accepted.

- 18. (Previously Presented) The method according to claim 7, wherein the at least one rule defining the at least one special list is a combination of at least two rules.
- 19. (Currently Amended) A method for executing financial transactions through a wireless telephony network, the method comprising:

sending a payment identified by a financial transaction wireless phone
account number of a first subscriber from a mobile telephony communication device
of said first subscriber via said wireless telephony network to a transaction
processing platform connected to said wireless telephony network; where

crediting said payment to [[an]] <u>a wireless phone</u> account associated with a mobile telephony communication device of a second subscriber of a financial transaction service provided through said transaction processing platform; and

reading automatically said financial transaction wireless phone account number of said first subscriber in a wireless manner outside of said wireless telephony network by said second subscriber with an automatic reading method and/or device.

20. (Currently Amended) The method according to claim 19, wherein said financial transaction wireless phone account number is printed in a barcode format on a card.

Attorney's Docket No. 1034512-000002 Application No. 10/567,431

Page 7

21. (Currently Amended) The method according to claim 19, wherein said financial transaction wireless phone account number is printed in a barcode format

on a sticker affixed on a mobile handset or a connectable electronic device.

22. (Currently Amended) The method according to claim 19, wherein said

financial transaction wireless phone account number is sent to a mobile handset or

connectable electronic device of said second subscriber through an Infrared

interface.

23. (Currently Amended) The method according to claim 19, wherein said

financial transaction wireless phone account number is stored in a contactless

electronic microcircuit, and is read by a contactless reader.

24. (Currently Amended) The method according to claim 19, wherein said

financial transaction wireless phone account number is stored in a Subscriber

Identity Module which has a contactless Interface that is read by a contactless

reader.

25. (Currently Amended) The method according to claim 19, wherein said

financial transaction wireless phone account number is sent to a mobile handset or

connectable electronic device of said second subscriber through a short range radio

interface.

26-28. (Canceled)